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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Scott C. Harris                      Art Unit : 2876  
Serial No.: 09/690,074                      Examiner :  
Filed : October 16, 2000  
Title : Intelligent Credit Card System

Assistant Commissioner for Patents  
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants call attention to the enclosed documents listed on the attached form PTO-1449.

This filing is being made before the receipt of a first Office action on the merits. No fee is required.

The documents are in the English language, hence no concise explanation is necessary per rule 97(c).

Consideration of the foregoing and enclosures plus the return of a copy of the enclosed Form PTO-1449 with the Examiner's initials in the left column per MPEP 609 are earnestly solicited along with an early action on the merits.

CERTIFICATE OF MAILING BY FIRST CLASS MAIL

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage on the date indicated below and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

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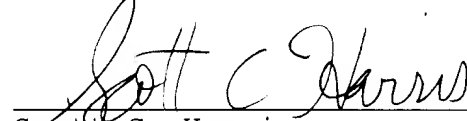
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Respectfully submitted,

Date: 3/2/01

  
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